

Exhibit 45

Member Number:

Dear Valued Member,

I hope you're enjoying all your money-saving benefits of Reservation Rewards! Our records show that your membership is still active and you're entitled to full access to all of the benefits. So if you haven't done so recently, go to our Web site to see how you can save hundreds of dollars a year! Just click on this link now to go to our site <http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303>

If any of the links in this email are not clickable, just cut and paste them into your Web browser address field.

Remember, you can find discounts on fun activities and travel protections with valuable benefits like these:

**** Up to 50% Top Attraction Discounts. Get discounted tickets and admission to theme parks, museums, aquariums and more! Click below to save on attractions in your hometown and nationwide:
<http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303>

**** Up to 50% Dining Discounts. Click now to save hundreds of dollars at restaurants in your hometown and across the country: <http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303>

**** Savings on Shopping and Service Providers. Get fantastic discounts on the items and services you use everyday, including oil changes, dry cleaning and more! Click below and see where you can save today:
<http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303>

**** Movie Ticket Discounts. Click here to choose your favorite local theater and save with discounted admission tickets: <http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303>

**** Trip Delay Protection. Get Cash Back if your travel plans are put off by qualifying delays, like bad weather or lost passports. Click here to make a claim:
<http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303&dir=tripdelay&pg=tripdelay>

**** Baggage Delay & Loss Protection. If your bags are lost or delayed a week or even half a day, you can get Cash Back for any expenses not covered by your airline... up to \$250.00! Click here to make a claim:
<http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303&dir=baggage&pg=baggage>

**** \$1,000.00 Credit Card Loss & Theft Protection per year. All your credit cards are automatically covered if anyone makes unauthorized charges on them... click here to make a claim:
<http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303&dir=ccfraud&pg=ccfraud>

**** 24-Hour Road & Tow Protection. Register your vehicle and print out your Road & Tow Protection Card now to enjoy complete protection when you're out on the road:
<http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303&dir=roadtow&pg=road>

As a reminder, if you are completely satisfied with Reservation Rewards and want to keep saving, simply do nothing and your discounts and protection will automatically continue and your next \$9.00 membership fee will be billed by Reservation Rewards to the credit card or deducted from the debit card you used to join and authorized Reservation Rewards to use for billing and benefit processing (MasterCard, Last 4 digits: 3823). Your next billing date is 10/23/2006 and your membership fee will show up on your card statement as billed by WLI*RESERVATIONREWARDS.CO.

You have our Guarantee. If at anytime you're ever dissatisfied, simply call Reservation Rewards at 1-800-732-7031 anytime Monday through Friday 8 AM - 11 PM, Saturday 9 AM - 6 PM and Sunday 9 AM - 5 PM (EST) to tell us you wish to cancel your membership benefits and your credit or debit card account should not be charged for any future membership periods. All the money you save is yours to keep!

Sincerely,

Marty Isaac
Senior Vice President
[Reservation Rewards](#)

Click this link to Contact Reservation Rewards

<http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303&dir=../features&pg=contact>

P.S. Remember to check Reservation Rewards for savings near you whenever you're going out on the town or out across the country! Click here now: <http://qasb.www.reservationrewards.com/enter.asp?c=238393C303536373330303>

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